

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of

Group Art Unit:

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Application No.

Filed:

For: **ELECTRONIC PAYMENT SYSTEM  
UTILIZING INTERMEDIARY ACCOUNT**

Date: December 11, 2000

**Preliminary amendment**

TO THE ASSISTANT  
COMMISSIONER FOR PATENTS:

Please preliminarily amend the above-identified application as follows.

**In the Specification:**

At page 1, line 14 after "is" insert "a division of U.S. Patent  
Application No.09/442,620, filed November 17, 1999, which is".

At page 4, line 18 change "PreCash" to --the intermediary payment  
processor--.

At page 4, line 22 change "PreCash" to --the intermediary payment  
processor--.

At page 4, line 27 change "PreCash" to --the intermediary payment  
processor--.

At page 4, line 29 change "PreCash" to --the intermediary payment  
processor-- and change "a Internet" to --an Internet--.

At page 5, line 2 change "PreCash" to --the intermediary payment--.

At page 7, line 19 change "desperate" to --disparate--.

At page 8, line 23 change "Figure 14" to --Figure 9--.

At page 10, line 21, after "database" insert --42--.

At page 10, line 22, after “processor 40” insert -- as illustrated in Figure 8--.

At page 10, line 30 delete “the”.

At page 11, line 29 change “system□s” to “system’s”.

At page 12, line 13 delete “and”.

At page 15, line 2, delete “the recharge to”.

In the Claims:

Cancel claims 1-34.

Amend claims 35, 40, and 48 as follows.

35. (Amended) A system for effecting electronic payment for goods or services comprising:

a terminal located at a point-of-sale where monetary consideration is received from or on behalf of an end-user to pre-pay for selected goods or services; the terminal operable to exchange electronic messages with a financial network;

a financial network operable to exchange electronic messages with the point-of-sale terminal;

a payment processor including a database for storing a list of participating point-of-sale merchants and further including a database associating a plurality of intermediary account numbers with corresponding end-user account numbers; and

the payment processor operable to exchange electronic messages with the terminal via the financial network and including means for [posting a payment transaction] crediting an indicia of monetary value to a corresponding intermediary account in response to receiving a payment message from the point-of-sale terminal, and further including interface means for communicating at least a recharge transaction to a vendor to credit the associated end-user account in response to [said posting of a point-of-sale payment transaction] crediting the corresponding intermediary account.

40. (Amended) A method for effecting payment for telephone services comprising:

establishing an intermediary account having a corresponding account identifier;

associating the intermediary account with an end-user's prepaid account maintained by a telecommunications vendor;

conducting a transaction comprising receiving a payment from the end-user at a point-of-sale together with the account identifier for loading value into the end-user's prepaid account;

electronically communicating data indicative of the transaction from the point-of-sale to a central payment processor;

in the central payment processor, validating the transaction data and transmitting a response to the point-of-sale; and

in the central processor, if the validating step results in approval of the transaction, crediting a monetary value to the corresponding intermediary account, and sending a message to the telecommunications vendor for loading value into the end-user's associated prepaid account responsive to the payment transaction.

48. (Amended) A method for effecting payment for goods or services comprising:

providing a centralized payment processor;

establishing an intermediary account on the payment processor having a corresponding account identifier;

conducting a payment transaction comprising receiving a payment from the end-user at a point-of-sale together with the account identifier; communicating data indicative of the payment transaction from the point-of-sale to the centralized payment processor via a financial network;

in the payment processor, validating the payment transaction data and transmitting a response to the point-of-sale, said response including an indication of approval if the validating step results in approval of the transaction; and

in the payment processor, if the validating step results in approval of the transaction, [posting a credit] crediting an indicia of monetary value to the corresponding intermediary account in response to the payment transaction.

Add claims 50-55 as follows.

--50. A method according to claim 48 further comprising associating the intermediary account with an end user pre-paid account.--

--51. A method according to 50 wherein the end user pre-paid account is a pre-paid cellular phone account.--

--52. A method according to claim 50 wherein the end user's pre-paid account has an account number corresponding to a valid credit card.--

--53. A method according to claim 52 wherein the valid credit card can be used by the end user to purchase goods and services in response to a payment transaction.--

--54. A method according to claim 48 and further comprising collecting an amount of money equal to the payment amount, subject to adjustment, from the point-of-sale merchant's bank account into the intermediary account by electronic funds transfer.--

--55. A method according to claim 54 and further comprising settling the payment transaction by transferring an amount of money equal to the payment amount, subject to adjustment, from the intermediary account into the vendor's bank account by electronic funds transfer.--

#### REMARKS

The present application is a divisional of U.S. Patent Application 09/442,620 filed 11/17/99.

Various changes are made to the specification, *passim*, to avoid use of the trademark "PreCash" and to correct minor typographical errors. The Examiner in the parent case observed that Figures 8 and 9 are included in the "brief description of the drawings" section of the specification, but were not otherwise referred to or explained. The reference to Figure 14 on page 8, line 23 is corrected to refer to Figure 9. (There are only 9 drawing figures.)

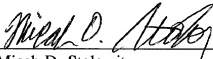
The specification also is amended to include further reference to Figure 8 at page 10. No new matter is added.

Claims 35, 40, and 48 have been amended to further clarify the intermediary accounts of the present invention. Dependent claims 50-55 have been added to further clarify applicants invention. In light of these amendments applicant believes the application is in condition for allowance and respectfully requests the same.

Respectfully submitted,

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